

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Mark S. Stehle
Judith M. Stehle
Debtor(s)

Bankruptcy Case No.: 15-21463-GLT
Issued Per May 27, 2021 Proceeding
Chapter: 13
Docket No.: 166 – 162, 163
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated April 21, 2021 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☒ B. The length of the Plan is increased to a total of 73 months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Borough of Dormont sewage (Claim No. 6); Borough of Dormont trash (Claim No. 7); Borough of Dormont and Keystone Oaks School District (Claim No. 8) earned income tax .
- ☒ H. Additional Terms: The Debtor is to resume direct long term debt payments as of June 1, 2021.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Gregory A. Taddonio, Judge
United States Bankruptcy Court

Dated: May 28, 2021

cc: All Parties in Interest to be served by Clerk in seven (7) days

In re:
Mark S. Stehle
Judith M. Stehle
Debtors

Case No. 15-21463-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 28, 2021

User: jhel
Form ID: 149

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 30, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Mark S. Stehle, Judith M. Stehle, 3254 Wainebell Avenue, Pittsburgh, PA 15216-2318
sp	Elizabeth Pollock-Avery, Kraemer Manes and Associates, 660 U.S. Steel Tower, Pittsburgh, PA 15219
14035745	++ APRIA HEALTHCARE, 1340 SOUTH HIGHLAND AVENUE, JACKSON TN 38301-7369 address filed with court., Apria Healthcare, 1328 S. Highland Avenue, Jackson, TN 38301-7369
14035743	+ Allegheny General Hospital, 320 East North Street, Pittsburgh, PA 15212-4772
14035746	+ Bank of America, N.A., 2380 Performance Drive, Richardson, TX 75082-4333
14094679	Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
14062885	+ Borough of Dormont, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14062886	+ Borough of Dormont/Keystone Oaks SD, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14062859	CAPITAL ONE, N.A., C/O BECKETT AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
14035748	+ Credit First, P.O. Box 81315, Cleveland, OH 44181-0315
14061058	Credit First NA, BK13 Credit Operations, PO Box 818011, Cleveland, OH 44181-8011
14035750	Duquesne Light, c/o Bernstein Law Office, 707 Gulf Tower, Suite 2200, Pittsburgh, PA 15219
14035751	Fingerhut, PO Box 1140, Saint Cloud, MN 56396-1140
14035753	Jordan Tax Service, Inc., 102 Rahway Road, McMurray, PA 15317-3349

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 29 2021 02:04:01	PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
14044223	+ Email/Text: ally@ebn.phinsolutions.com	May 29 2021 00:50:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
14035744	+ Email/Text: ally@ebn.phinsolutions.com	May 29 2021 00:50:00	Ally Financial, P.O. Box 380902, Minneapolis, MN 55438-0902
14712939	+ Email/Text: BKMailBayview@bayviewloanservicing.com	May 29 2021 00:50:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Boulevard, 5th Floor, Coral Gables, FL 33146-1873
14353317	+ Email/Text: BKMailBayview@bayviewloanservicing.com	May 29 2021 00:50:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Boulevard 5th Floor, Coral Gables, Florida 33146-1873
14035747	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 29 2021 00:50:00	Comenity Bank/Overstock, P.O. Box 182789, Columbus, OH 43218-2789
15302600	+ Email/Text: BKMailBayview@bayviewloanservicing.com	May 29 2021 00:50:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1873
14087106	Email/PDF: resurgentbknofications@resurgent.com	May 29 2021 02:05:13	Dell Financial Services, c/o Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
14035749	Email/PDF: DellBKNotifications@resurgent.com		

District/off: 0315-2

User: jhel

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Date Rcvd: May 28, 2021

Form ID: 149

Total Noticed: 35

		May 29 2021 02:04:03	Dell Preferred Account, PO Box 6403, Carol Stream, IL 60197-6403
14035752	Email/Text: sbse.cio.bnc.mail@irs.gov		
		May 29 2021 00:50:00	Internal Revenue Service, 1000 Liberty Avenue--Room 705, Pittsburgh, PA 15222-3714
14035754	+ Email/Text: PBNCNotifications@peritussservices.com		
		May 29 2021 00:50:00	Kohls/Chase, N56 W 17000 Ridgewood Drive, Menomonee Falls, WI 53051-7096
14035755	+ Email/Text: bankruptcy@sccompanies.com		
		May 29 2021 00:49:00	Masseys, PO Box 2822, Monroe, WI 53566-8022
14093176	Email/PDF: MerrickBKNotifications@Resurgent.com		
		May 29 2021 02:03:52	Merrick Bank, c/o Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14035756	+ Email/PDF: MerrickBKNotifications@Resurgent.com		
		May 29 2021 02:03:52	Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001
14413115	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		May 29 2021 02:05:10	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14095403	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		May 29 2021 02:04:01	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14035757	Email/Text: RVSVCBICNOTICE1@state.pa.us		
		May 29 2021 00:51:00	Pennsylvania Dept. of Revenue, Bureau of Compliance, Dept. 280946, Harrisburg, PA 17128-0946
14091422	Email/Text: bnc-quantum@quantum3group.com		
		May 29 2021 00:50:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14060765	Email/Text: bnc-quantum@quantum3group.com		
		May 29 2021 00:50:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14035758	Email/Text: PFS.Analyst@stclair.org		
		May 29 2021 01:47:00	St.Clair Hospital, 1000 Bower Hill Road, Pittsburgh, PA 15243-1899
14035759	+ Email/PDF: gecsedl@recoverycorp.com		
		May 29 2021 02:06:17	Syncb/Lowes, PO Box 965005, Orlando, FL 32896-5005
TOTAL: 21			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bank of America, N.A.
cr		Bayview Loan Servicing, LLC
cr		Bayview Loan Servicing, LLC, a Delaware Limited Li
cr		Borough of Dormont
cr		Community Loan Servicing, LLC
cr		Duquesne Light Company
cr		Keystone Oaks School District

TOTAL: 7 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0315-2
Date Rcvd: May 28, 2021

User: jhel
Form ID: 149

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Total Noticed: 35

Date: May 30, 2021 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 28, 2021 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor Bayview Loan Servicing LLC ecfmail@mw-c-law.com, ecfmail@ecf.courtdrive.com
Brian Nicholas	on behalf of Creditor Community Loan Servicing LLC bnicholas@kmlawgroup.com
Celine P. DerKrikorian	on behalf of Creditor Bank of America N.A. ecfmail@mw-c-law.com
Celine P. DerKrikorian	on behalf of Creditor Bayview Loan Servicing LLC ecfmail@mw-c-law.com
Derek K. Koget	on behalf of Creditor Keystone Oaks School District dkoget@grblaw.com cnoroski@grblaw.com
Derek K. Koget	on behalf of Creditor Borough of Dormont dkoget@grblaw.com cnoroski@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Dormont jhunt@grblaw.com cnoroski@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor Keystone Oaks School District jhunt@grblaw.com cnoroski@grblaw.com
Lauren Moyer	on behalf of Creditor Bank of America N.A. ecfmail@ecf.courtdrive.com
Lauren Moyer	on behalf of Creditor Bayview Loan Servicing LLC ecfmail@ecf.courtdrive.com
Lauren Moyer	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company ecfmail@ecf.courtdrive.com
Marisa Myers Cohen	on behalf of Creditor Bank of America N.A. ecfmail@ecf.courtdrive.com, mcohen@mw-c-law.com
Office of the United States Trustee	ustpre03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Shawn N. Wright	on behalf of Joint Debtor Judith M. Stehle shawn@shawnwrightlaw.com wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com
Shawn N. Wright	on behalf of Debtor Mark S. Stehle shawn@shawnwrightlaw.com wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com
Shawn N. Wright	on behalf of Spec. Counsel Elizabeth Pollock-Avery shawn@shawnwrightlaw.com wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

TOTAL: 18